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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Secured Creditor

Bayview Loan Servicing, LLC

In Re:

Case No.: 18-28249 SLM

Adv. No.:

Magalie Andre,

Hearing Date: 8/28/19 @ 8:30 a.m.

Order Filed on September 4,

2019 by Clerk, U.S. Bankruptcy Court - District of New Jersey

Debtor.

Judge: Stacey L. Meisel

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: September 4, 2019

Honorable Stacey L. Meisel United States Bankruptcy Judge Page 2

Debtor: Magalie Andre Case No.: 18-28249 SLM

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bayview Loan Servicing, LLC, holder of a mortgage on real property located at 1413 Boa Place, Hillside, NJ, 07205, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Paul Gauer, Esquire, attorney for Debtor, Magalie Andre, and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall obtain a loan modification within six months of confirmation; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Debtor is to make monthly payments in accordance with the terms of the note and mortgage while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Debtor is to docket a redacted, completed loan modification application prior to confirmation; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that the trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that if the loan modification is unsuccessful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.